



City of Saint Paul

Employee Layoff Information Booklet

January 2009

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Who to Contact

As an employee experiencing a layoff, you may have a number of questions. This informational packet has been assembled to help answer your questions.

Contact Risk Management and Employee Benefits

- ❖ Health insurance information - Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985
- ❖ Dental insurance information - COBRA
- ❖ Life insurance information - MN Continuation
- ❖ Make sure Risk Management has your correct mailing address

► *Risk Management and Employee Benefits phone number is 651-266-6500*

Contact PERA - Public Employees Retirement Association of MN

- ❖ Personal PERA statement, including employee contributions
- ❖ Application for disbursement if interested
- ❖ Questions about taking a distribution

► *The PERA phone number is 651-296-7460*

Contact the State of Minnesota - Department of Economic Security

- ❖ Unemployment benefits
- ❖ Unemployment application (an application can be completed online at the website listed below)
- ❖ Job search/career information (website is best)
- ❖ Resume resources (website is best)

Department of Economic Security phone number is 651-284-3033 website - www.mnwfc.org

Contact the Hays Companies

- ❖ Converting your long-term disability insurance

► *The Hays Companies phone number is 612-347-8410*

Contact Minnesota State Deferred Compensation Plan (MNDCP)

- ❖ Deferred compensation questions

► *Call MNDCP at 1-877-457-6466 and press 4.*

Who to contact – cont.

Contact (ING)

- ❖ Deferred compensation questions

► *Call ING at 612-492-0209 or 612-492-0213*

Contact your Union Representative

- ❖ Help with questions about seniority, call back rights, severance

► *Website Information - <http://stpaul.gov/DocumentView.asp?DID=1368>*

Consider contacting Employee Assistance Program (EAP)

- ❖ Help with personal issues
- ❖ Help with financial issues
- ❖ Help coping with change
- ❖ Help in notifying your family

► *The EAP phone number is 1-866-326-7194, or 1-800-827-3707 (hearing impaired)*

Contract and Civil Service Information

Employees who experience a layoff will likely have a number of questions about seniority, bumping rights, call-backs, and severance. It is difficult to answer these questions generically, as some of the answers are specific to the bargaining agreement that covers the affected employee. A couple of **general** statements have been provided by the Office of Human Resources.

Seniority/Layoff Order/Call-Back Rights

Civil Service Rule 22 covers seniority and layoff. For the purposes of determining layoffs described in this Rule, the following procedure is used. The seniority of a person serving in a classification title which is affected by a layoff, and who was appointed to that class prior to July 1, 1995, shall be determined by the date that such employee was certified and appointed to that class. The seniority of a person serving in a class which is affected by a layoff, and who was appointed on or after July 1, 1995, shall be determined by the date such employee first reported for duty for employment in such class title.

Whenever it becomes necessary for lack of work or funds, or for other causes, to reduce the work force in any class of positions, the appointing officer shall designate the class from which layoff shall take place. Persons serving in that class shall be laid off in **the inverse order of their seniority** in the manner described above. **However, all temporary and provisional appointees in that class shall be separated first.**

For the purpose of this subsection, persons appointed to the same class on the same date shall be considered to have seniority in the order on which they appeared on the certification. Whenever an employee has been laid off, the employee's name shall be placed on the appropriate reinstatement register, and the employee shall be reinstated in accordance with the reinstatement provisions of these Rules except that the employee may be reinstated at any time **within two (2) years** after such layoff. The appointing officer shall give **two (2) weeks** notice to any employee being laid off, except in cases of seasonal, temporary, intermittent, or similar employment or in cases of unforeseeable lack of work or funds.

Bumping Rights

Many employees have an ability to bump back to a previously-held title within the same bargaining unit. The ability to bump is strictly controlled by the collective bargaining agreement. However, there are no provisions for bumping between bargaining units, even if the job titles are in a job series.

Severance

Severance language varies by bargaining unit and is specific to the contract language for each affected employee. When an employee requests their severance payout, according to the terms of their specific contract language, they will be required to waive their reinstatement rights in order for the payout to occur the following year.

Severance – cont.

- ▶ *Employees are encouraged to contact their union representatives for questions specific to the bargaining agreement that covers their job title. Payroll staff in each department generally are quite familiar with bargaining agreement provisions as well.*
- ▶ *For additional information, go to the Labor Relations web page at www.stpaul.gov See Appendix A in this book for a paper copy of the bargaining unit address and phone number.*

Department Layoff Liaisons

| Department/Office | Contact Name | Phone Number | E-Mail Address |
|--|-------------------|--------------|--|
| City Attorney | Jerry Hendrickson | 266-8710 | jerry.hendrickson@ci.stpaul.mn.us |
| Financial Services | Christine Chapman | 266-8808 | christine.chapman@ci.stpaul.mn.us |
| City Council/City Clerk | Trudy Moloney | 266-8575 | trudy.moloney@ci.stpaul.mn.us |
| Safety and Inspections | Robert Humphrey | 266-9123 | robert.humphrey@ci.stpaul.mn.us |
| Fire and Safety Services | Terry Haltiner | 228-6220 | terry.haltiner@ci.stpaul.mn.us |
| Human Resources | Jason Schmidt | 266-6503 | jason.schmidt@ci.stpaul.mn.us |
| Human Rights and Equal Economic Employment | Readus Fletcher | 266-6552 | readus.fletcher@ci.stpaul.mn.us |
| Mayor's Administration | Jean Karpe | 266-8526 | jean.karpe@ci.stpaul.mn.us |
| Parks and Recreation | Kathy Korum | 266-6373 | kathy.korum@ci.stpaul.mn.us |
| Planning and Economic Development | Bob Hammer | 266-6693 | bob.hammer@ci.stpaul.mn.us |
| Police | Angela Anderson | 266-5537 | angela.anderson@ci.stpaul.mn.us |
| Public Health | Diane Holmgren | 266-1221 | diane.holmgren@ci.stpaul.mn.us |
| Public Works | Bob Horrisberger | 266-6131 | bob.horrisberger@ci.stpaul.mn.us |
| Public Library Agency | Pat Gerlach | 642-0387 | pat.gerlach@ci.stpaul.mn.us |
| Saint Paul Regional Water Services | Lorrie Brown | 266-6815 | lorrie.brown@ci.stpaul.mn.us |
| Technology and Communications | Betty Swanson | 266-6786 | elizabeth.swanson@ci.stpaul.mn.us |

Insurance

Health Insurance

Employees who elect to resign voluntarily from a job with the City of Saint Paul, experience a layoff or are terminated for any reason other than “gross misconduct,” remain eligible for a continuation of health benefits. A federal law known as Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 provides a vital bridge between health insurance plans for qualified workers, their spouses and dependent children when their health insurance might otherwise be terminated. COBRA guarantees employees the right to continue their former employer’s group plan for individual or family coverage for up to 18 months at the **employee’s expense**.

When you are on COBRA, the City will no longer pick up the employer portion of the monthly premium. **You will be responsible for paying the entire monthly premium plus a two (2) percent administrative fee.** The coverage you receive under COBRA must be identical to the coverage you had before leaving your position with the City. The City cannot allow you to choose a less expensive plan. The law does provide for employers to allow you to discontinue “non-core” coverage, such as dental insurance. Contact Risk Management - at the previously referenced phone number, if you have elected dental coverage and have questions about continuing it. You will have to weigh your ability, and desire, to pay the extra expenses against the needs of you and your family for health coverage and the financial dangers of going without it. If you plan to skip COBRA - because it’s expensive or you’re hoping to find another job that offers group health insurance - reconsider. If your job search goes on longer than expected and you are diagnosed with a serious or chronic illness, suffer a significant injury, or become pregnant, the health costs could be enormous without insurance. You have up to 60 days to decide whether or not to continue with coverage. Creating a gap of more than 60 days causes you to lose your right to continue coverage under the federal HIPAA law (Health Insurance Portability and Accountability Act).

Of the plans provided by the City of Saint Paul, the following are subject to COBRA continuation:

- ❖ medical plans
- ❖ dental
- ❖ life insurance

Of the plans provided by the City of Saint Paul, the following are NOT subject to COBRA:

- ❖ short-term disability
- ❖ long-term disability
- ❖ accidental death and dismemberment

- ▶ *Keep in mind that you can take a deduction on your federal income tax if your medical expenses exceed 7.5% of your adjusted gross income.*

Health Insurance – cont.

The 2009 monthly premiums for the plans offered by the City of Saint Paul through HealthPartners are:

HealthPartners Open Access Choice with Deductible Plan

| | | | |
|--------|------------|---------|--|
| Single | \$462.75 | plus 2% | \$472.01 (amount employee pays) |
| Family | \$1,209.54 | plus 2% | \$1,233.73 (amount employee pays) |

HealthPartners Primary Clinic Choice with Deductible Plan

| | | | |
|--------|------------|---------|--|
| Single | \$569.17 | plus 2% | \$580.55 (amount employee pays) |
| Family | \$1,487.73 | plus 2% | \$1,517.48 (amount employee pays) |

HealthPartners Distinctions Plan

| | | | |
|--------|------------|---------|--|
| Single | \$643.21 | plus 2% | \$656.07 (amount employee pays) |
| Family | \$1,681.26 | plus 2% | \$1,714.89 (amount employee pays) |

- *Exact payment information will be sent to you by the City of Saint Paul upon termination or retirement. More retiree health insurance and layoff information can be obtained by clicking: <http://www.stpaul.gov>*

The Rules for Beginning COBRA:

Both you and the City of Saint Paul must follow the proper procedure to initiate COBRA. The City of Saint Paul must notify you after an employer's "qualifying event" (layoff, termination, reduced hours of employment, etc.) that you are eligible to continue health benefits. You will be required to respond within 60 days based on the information you receive. If you elect to continue coverage under COBRA, you will be required to pay premiums to the City on a specific schedule. Premiums that are late, beyond the limits of what the law allows, could cause the loss of coverage.

Your COBRA coverage ends when:

- ❖ You reach the last day of maximum coverage.
- ❖ Premiums are not paid on a timely basis.
- ❖ The employer ceases to maintain any group health plan.
- ❖ The employer goes out of business.
- ❖ You obtain coverage through another employer-sponsored group health plan that does not contain any exclusion or limitation with respect to pre-existing conditions of a beneficiary.
- ❖ A beneficiary is entitled to Medicare benefits.

COBRA Summary

- ❖ If you are terminated from employment with the City of Saint Paul for any reason other than gross misconduct, you are entitled to continue insurance coverage at your own expense for up to 18 months, based on COBRA.
- ❖ The monthly cost for continuing coverage will be the entire premium for the plan you have elected, or in which you are currently enrolled, plus an administrative fee of 2%.
- ❖ You are locked into the health plan that you have elected for 2009, or the plan in which you are currently enrolled.
- ❖ COBRA coverage is automatic. The City is responsible for sending you information. **YOU are responsible for making sure they mail these notices to a correct address.**
- ❖ Premiums **MUST** be paid in a timely manner to continue coverage.
- ❖ You may not continue coverage under COBRA if you find employment with an employer that offers another group health insurance plan.
- ❖ Employee Assistance Program (EAP) will continue to be available to you following termination or layoff.

Related Information

Life Insurance

Through COBRA, the City of Saint Paul allows you to continue to purchase term life insurance for 18 months through the City's plan. After 18 months, you can continue to purchase additional insurance by changing to one of the individual policies provided by the insurance underwriters. No health questions will be asked when you convert your insurance, as long as you contact the Hays Companies (612-347-8410) to apply within 31 days after the 18 month continuation period. Individual premiums will be based on your age, and spouse's age if applicable, at application.

Short-Term Disability

If you leave employment or retire, you cannot continue to purchase this coverage or continue to participate in the City's short-term disability program.

Long-Term Disability

If you leave employment or retire, you can convert to your own long-term disability plan. The benefit of the conversion policy will be those offered by the insurance company for conversion at the time you apply. **To be eligible for conversion, you must have been insured under the long-term disability plan for a year, apply within 31 days of termination, and pay the required premium.** The availability of the conversion is dependent upon the reason for termination of coverage. Conversion plan provisions and costs may differ from the in-force policy. To apply for conversion, contact the Hays Companies at 612-347-8410.

Accidental Death and Dismemberment

If you leave employment or retire, you cannot continue to purchase this coverage or continue to participate in the City's accidental death and dismemberment program.

Flexible Spending - Health Care Account

If you terminate employment during the year, your period of coverage under the health care account will cease on the last day of the month after termination. Expenses incurred prior to that date can be submitted throughout the remainder of the plan year. Expenses incurred after that date cannot be paid from this account, unless you choose continuation. Any amounts remaining in the account after the next **February 15** will be forfeited. You may be allowed to continue your participation in the health care account via COBRA through the end of the plan year.

Flexible Spending Account - Dependent Day Care Account

If you terminate employment while participating in the dependent day care account, you may continue to submit reimbursement requests for eligible expenses which are incurred after termination, for the remainder of the year. However, no new contributions may be made to the account. Any amounts remaining in the account after the next **February 15** will be forfeited.

- *More information on all these topics is available in your 2009 Employee Benefits booklet, or by calling the City's Employee Benefit Department at 651-266-6500.*

Pension and Deferred Compensation

Deferred Compensation

If you have participated in the deferred compensation program offered to City employees, you may be considering taking a distribution from your deferred compensation balance. You will have to weigh the immediate need for funds against the future benefit as you consider this option.

Minnesota deferred compensation comes under Internal Revenue Code (IRC) 457. IRC 457 does not have an age restriction for withdrawing money. The only thing required is separation of service. Depending on your age, there *may* be a penalty and/or tax consequences for early withdrawal of funds.

► *Should you wish to discuss distribution options, contact*

❖ *MND CP at 1-877-457-6466 press 4. or*

❖ *ING at 612-492-0209 or 612-492-0213*

The staff at MND CP and ING will be happy to answer your questions and provide you with a distribution booklet and any necessary forms related to your distribution request.

PERA

Employers must report various types of employment status changes that occur for a member, such as personal and medical leaves of absence, layoffs, and termination of employment or plan membership. These status changes may affect the number of service credits a member receives. Prompt reporting of status changes assure that employees receive the most accurate benefit computations and service credit information. Employers must notify PERA in writing of a member's date of termination from public service before a refund or final annuity benefit can be paid. The employee must be terminated or laid off for 120 days before collecting the employee-paid portion of PERA.

Deferred Pension

Employees leaving before retirement age, usually age 55 or 50 for Police, Fire and Correctional Plan members, may leave his or her contributions with PERA and qualify for a later retirement benefit if he or she has accumulated three (3) or more years of service. This is called a deferred pension. The member's benefit amount is calculated as of the date of termination, based on the member's years of service and high-five salary. The value of the benefit continually increases at three (3) percent per year, compounded annually, until the first year following the member's 55th birthday (50 for Police, Fire and Correctional Plan members). The benefit will then increase at a rate of five (5) percent per year, compounded annually after that.

Contribution Refunds

Any PERA pension member who terminates public service as defined by law, may request a lump-sum refund of his or her total member contribution. Laid off employees are eligible to request a lump-sum refund after being on layoff status for 120 days. Partial refunds or hardship withdrawals are not allowed. The refund paid to a former member includes **only** employee contributions and interest at the rate of six (6) percent compounded annually. Employer contributions are not refundable because they are not credited to the member's account. These contributions are dedicated to the payment of future pensions and remain with the retirement system when a member terminates employment and withdraws member contributions.

Payment of a refund is not automatic. The member must contact PERA in person, by letter or phone, to request an application. A refund of member contributions to a PERA member causes forfeiture of the right to a future benefit for the former member. Members about to withdraw contributions should carefully consider the tax implication and resulting loss of benefits before withdrawing the funds.

Retirement Disbursements

The earliest age at which an employee may usually retire is 55. If a member has more than 30 years of service, he or she may retire at any age. The benefit for a member interested in a disbursement at 55 (but not qualifying for the Rule of 90) will be reduced by three (3) percent for each year they are under 65. With 30 years of service, if the retiring member does not qualify for Rule of 90, the benefit will be reduced by three (3) percent for each year under 62.

► *More information is available by calling PERA at 651-296-7460. The PERA address is:*

Public Employees Retirement Association of Minnesota
60 Empire Drive, Suite 200
Saint Paul, MN 55103

Unemployment

The State of Minnesota administers the unemployment program and makes all decisions regarding who qualifies and the benefit amount. The City's role is to reimburse the state for unemployment claims filed by City employees that are laid off. Each department must figure this into its budget, as they are individually responsible for the cost of unemployment claims filed by employees experiencing a layoff.

General Information

Employees interested in filing for unemployment need to complete the state application and file it as soon as they receive notice of a layoff. Once an employee qualifies, he or she can expect to receive a check sometime in the third week of his or her unemployment. The first payment *may* be delayed if the employee receives any type of severance pay.

Unemployment benefits may only be collected for 26 weeks during a 52 week period. The 26 weeks need not be consecutive, but unemployment recipients must be actively seeking employment while receiving unemployment benefits.

The minimum weekly benefit is \$38. The maximum weekly benefit is \$467. Unemployment benefit figures are calculated using a complicated formula using the employee's base salary over the past year. **Generally speaking**, the employee that qualifies for benefits is likely to receive 1/26th of the highest calendar quarter wage in the past year. Using a simple example, take an employee who earned \$30,000 in 2008. One quarter of that salary is \$7,500. A weekly benefit amount equaling 1/26 of \$7,500 is \$288.46.

- ▶ *The state will figure exact benefits for each person filing for unemployment. The maximum benefit to any one employee is \$12,142. Unemployment benefits are paid weekly.*

More Information

The State of Minnesota website for information about unemployment is www.deed.state.mn.us. Additional information available on this website includes:

- ❖ career opportunities
- ❖ resume posting
- ❖ other job resource links

- ▶ *The phone number at the Department of Employment and Economic Development is 651-259-7114.*

Unemployment – cont.

When filing for unemployment, the work address that should be used is:

Risk Management
Attention: Sandra Bodensteiner
300 City Hall Annex
25 West Fourth Street
Saint Paul, MN 55102

Although the City does not administer the unemployment claims, Sandra Bodensteiner in Risk Management may be able to answer other questions. She can be reached at 651-266-8887.

To sign up for unemployment benefits:

Online Instructions

Step 1. Go to www.uimn.org and click on *Apply for UI Benefits*.

Step 2. At the login screen, enter your Social Security number and click the *Submit* button.

Step 3. For answers to typical questions about Minnesota Unemployment Insurance benefits or to learn more about specific topic areas listed, click on the relevant link. Otherwise, click on *Start the Unemployment Benefit Application*. Complete the information on each of the screens. You will be able to review the information you entered and make changes before submitting your application.

Step 4. Click on *Submit the Unemployment Benefit Application*. View a confirmation screen that shows you have successfully submitted the application.

Automated Phone Instructions

Step 1. Call one of the following phone numbers:

Twin Cities area: 651-296-3644

Greater Minnesota: 1-877-898-9090

TTY (for the hearing impaired): 1-866-814-1252

Step 2. Choose the language you want to hear (English, Spanish, Hmong, Somali).

Step 3. Enter your Social Security number. If your Social Security number is not recognized, choose either *frequently requested information* or *apply for benefits*.

If the system recognizes your Social Security number as having a current unemployment benefit account, enter your password, and then respond to the options available to you.



City of Saint Paul

ADDITIONAL RESOURCES

Managing Through Workplace Change

Telling Your Spouse or Partner that You Have Been Laid Off

Telling people close to you that you have been laid off can be very hard. You worry that your spouse or partner will become emotional or angry; blame you for events you couldn't control. You may worry that the layoff will put a strain on your marriage, relationship, or family life. You may wonder what to say to your children, to other relatives and to friends. It's important to talk openly and honestly with people close to you about losing your job and to share what you are feeling and going through. Most people will be very understanding and will want to offer support, especially those who are closest to you.

When you learn that you have lost your job, the first person you may want to tell is your spouse or partner. You may decide to pick up the phone right away and share everything that you know and are feeling. Some people wait to share this news until they get home. However you choose to share the news, it's best to tell your spouse or partner that you've been laid off as soon as you can. ***Make sure your spouse or partner hears the news from you.*** Doing this is a way of showing your spouse or partner how important your relationship is to you and that you need and value his or her support.

- ❖ **Take a deep breath.** If you feel worried about the conversation, go for a walk or sit quietly for a few minutes and plan what you'll say before you go home.
- ❖ **Be direct.** Share the City's decision as a statement of fact. You might say, "I received some bad news at work today. The City announced layoffs and my job was eliminated. The layoff is effective . . . I have some information for us to review together."
- ❖ **Share as much information as you have.** Your spouse or partner may ask questions like:
 - ⇒ Why were you laid off?
 - ⇒ Is there any chance that you'll be rehired if conditions change?
 - ⇒ How much severance or other compensation will you receive?
 - ⇒ How will you receive the money? Will you get a lump-sum payment, or get the money over a period of weeks, and if so, how many?
 - ⇒ How long will your medical coverage continue?
 - ⇒ How will this affect any life insurance or pension funds?
 - ⇒ Will you receive any support in finding a new job?

You may have received answers to some or all of these questions in a letter or information packet you got from your manager or Human Resources Department when you found out that you were losing your job. Showing your spouse or partner the letter/packet will help the two of you work together to deal successfully with all the uncertainties you face.

Telling Your Spouse or Partner that You Have Been Laid Off – cont.

- ❖ **Be truthful.** Don't suggest there's a chance that the City will hire you back if you know that this won't happen. You both need accurate information to make plans for the future.
- ❖ **Remember how you felt when you heard the news.** If you were angry or numb when you found out that you'd lost your job, your spouse or partner may feel the same way. Be understanding if he or she has similar feelings and needs some support too.
- ❖ **Have the conversation with your spouse or partner in a place where your children cannot hear.** This will allow the two of you to talk about and agree on what to say to them about the layoff. Learning that a parent has lost a job can be unsettling to children of any age. Getting a clear and consistent explanation from the two of you will help your children adjust to hearing the news.

Talking to Your Children About a Layoff

The ages of your children will play a role in how much you tell them about your job loss and how they respond to it. Toddlers and pre-schoolers may not even understand what it means to have a job. All they may understand is that "Daddy goes to his office," or "Mommy can't play with me when she's working." They may actually be happy when a parent loses a job because they believe this means they'll spend more time with you.

School-age children understand the link between jobs and money. A parent's job loss may affect them much more. They may be afraid that the job loss will mean they won't be able to enjoy their favorite activities, get birthday presents, or have enough to eat. If they have friends whose parents have lost jobs, they may assume that they'll have similar experiences - for example if a friend had to move to another city, they may think they'll have to move too. Teenagers may worry that you'll want them to get a job or that the layoff will mean they won't be able to go to college.

No matter what their ages, children tend to worry more about their parent's emotions than about money. They need their parents to provide a safe and secure world for them. If they sense that you are very upset, they may become upset too. The way to keep your children from worrying isn't to keep the news of your job loss from them, or to pretend that everything is exactly the same. If you act as though nothing will change, your child may feel betrayed if this turns out not to be true. Your child will feel confident and secure if you are truthful and if you prepare him or her for any expected changes.

Guidelines to Help You Talk to Children About a Job Loss

- ❖ **If you are a two-parent family, have the conversation together with your spouse or partner and children.**
- ❖ **Be honest about the situation.** If you try to hide the truth, your child may worry that things are worse than they are, or wonder what else you are hiding. Explain what happened without overwhelming your child with too many details.
- ❖ **Try not to become too emotional when you talk to your child about the job loss.** Try to stay in control of your emotions so that your child doesn't become overly worried or frightened by the news.
- ❖ **A preschool child doesn't need a lot of information.** You might say: "Daddy lost his job. He won't be going to his job anymore. He's going to be looking for a new job, and when he finds one, he'll go to a new place to work."
- ❖ **A school-age child can handle more information.** To a child who is 8 or 9, you might say: "Mommy isn't going to go to her job anymore. Unfortunately, the City cut back on a number of people who work there and they cut Mommy's job. But don't worry. She's going to look for another job, and she may find something she likes even better. You'll keep going to your school and doing the things you usually do, like playing with Justin and Maria."
- ❖ **A preteen or teenager needs even more information.** You might tell a teenager: "I lost my job today. The City laid off a number of employees, and I was one of them. I feel sad because I liked my work. I'm going to look for a new job. Until I find one, you can expect things to stay pretty much the same. If we have to cut back on our spending for a while, we'll all pitch in and get through this together. I don't want you to worry."
- ❖ **Help your child find ways to explain to friends what happened.** Older children worry a lot about what their friends will think and wonder what to say to them about a parent's job loss. They may feel embarrassed about what happened and, if they don't know how to explain it, may even pretend to friends that a parent didn't get laid off. ("My father's home on vacation.") Talk with your child about what to say to friends who ask why you are suddenly home during the afternoon. Your child might say to his or her friends: "My dad's (or mom's) company laid off a lot of people and he lost his job. He's looking for a new one."
- ❖ **Avoid promises you can't keep.** It may take longer than you expect to find a job. If a child asks if he'll be able to go to camp next summer, don't promise him or her that they'll be able to go if there's a chance you won't be able to afford it. It's better to say: "We'll try our best to send you to camp next summer. But let's wait to decide until we see how quickly I can find a new job."

Guidelines to help you talk to children about a job loss – cont.

- ❖ **Be realistic.** Don't take trips or buy your child gifts that you can't afford, hoping that these will make life easier. Actions like these may send the message that the way to deal with a crisis is to spend money that you don't have. Instead, show your children more helpful ways of coping with an unexpected change. Look for inexpensive ways to have fun, such as borrowing videos from the library or going to free activities in the park together as a family.
- ❖ **Encourage your child to help out at home.** Knowing they are helping out in tough times makes children feel good about themselves.
- ❖ **Don't burden your child with adult worries.** As you encourage your child to help out, make sure you don't involve your child in adult worries or talk about these in a place where they can overhear you. Say that you're watching money very carefully, not that you're worried about the electric bill. Children who hear too many details about family problems think that they caused them or have to solve them.
- ❖ **Stick to your usual routines as much as possible.** Children like and need predictable routines - eating meals at certain times, having a story at bedtime, going to a family reunion like you always do. Familiar activities like these can be a great comfort to children who are going through a confusing time, so it's important to preserve as many as you can. It's better to give up an expensive annual vacation than to end music lessons that your child loves.
- ❖ **Be a positive role model.** Show your children that it's possible to get through tough times with love, a positive attitude, and a sense of humor.

Connecting with Your Child During Stressful Times at Work

During times of workplace change, we often bring our worries home with us. Children pick up on our feelings, and can tell when we are anxious, worried, or under stress. Connecting with your child during times like these can help reduce stress at home. Your child will feel better, and you will too. Here are some tips:

- ❖ ***Reassure your child.*** Let your child know that even though there may be uncertainty about your work situation, you will continue to be there to care and provide for him or her, and that you love him or her.
- ❖ ***Find ways to be close and to show your love.*** Hugs, cuddling and reading together are all ways to show your love and to offer your child reassurance.
- ❖ ***Offer opportunities to talk.*** Let your child know that it's OK to talk about what's happening at your work. You might say, "I've been worried lately about work, but there is nothing you need to do about that. It's my job to take care of problems at work." And then ask your child, "Have you been worried?" The more you let your child know that it's OK to talk with you and to ask questions, the better equipped your child will be to handle the situation.
- ❖ ***Let your child know that it's important to ask questions if he or she has them.*** Then listen carefully when your child is speaking. (Don't answer the phone while you're talking to him or her, and don't talk with others.) If you don't know the answer to a question, tell your child that you don't, but that you will give him or her and answer when you can. Then be sure to follow through.
- ❖ ***Remember that questions and concerns may come up at unexpected moments.*** Children have a way of asking questions at unplanned times - and when you are least expecting it. If you are not prepared to answer at that moment, try to offer a brief reply and then resume your conversation at another time when you have thought through the question or concern.
- ❖ ***Present only what is specific and known about your work situation.*** Although we want to be honest and open with children, we also want to limit undue anxiety or fears. Share only those changes that will affect your child's routine. Provide simple, accurate information. Do not ramble on with great detail.
- ❖ ***Plan in advance what you are going to say if you have important news to share about a job change.*** If you will be changing jobs, relocating, or are facing a job loss, you may want to plan a special time to sit down with your child or hold a family meeting.

Connecting with Your Child During Stressful Times at Work – cont.

- ❖ ***Avoid false assurance such as “everything will be just fine.”*** Children are better served when they are made aware of a family crisis and encouraged to participate, in an age-appropriate way, in dealing with it.
- ❖ ***Acknowledge your own feelings in an appropriate way.*** For example, don’t deny that you’re feeling uncertain or insecure. You might want to say, “I’m having a hard time at work now, but I’m trying my best to figure out what to do.” While it’s important not to shut your child out, don’t be afraid to say that you need some time to yourself to think and plan.
- ❖ ***Maintain routines at home.*** Play together, read together, attend school activities - make it clear that just because things are changing at work doesn’t mean they have to change significantly at home.
- ❖ ***Demonstrate parental strength and leadership.*** Show that you have some degree or control over your future. With older children, share your ideas and plans; with younger children, remain in charge and stick to daily routines.
- ❖ ***Inform teachers and care givers that changes are occurring, and elicit their help if you feel you need it.*** If they know what’s going on, they may be able to offer guidance and support, and work with you to help your child adjust to the situation. If you are a single parent and you share custody, be sure to alert your former spouse to the changes that are going on in your life. Seek help and support from family members or close friends as well.
- ❖ ***Try not to let the worry or strain you may feel at work affect the kind of parent you are.*** Unintentionally, you may direct your feelings, frustrations, and criticism toward your child. This happens to even the best parents. Make an effort not to be overly critical, demanding, or impatient with your child.
- ❖ ***Be realistic about finances.*** Assure your children that they will have what they need even though all family members may have to be more careful about spending money for a while. Talk together as a family about creative ways to do things more economically.
- ❖ ***Keep talking together as a family.*** Provide opportunities for your child to bring his or her questions and concerns to you.
- ❖ ***Maintain a sense of purpose.*** Network, continue your education, look for job opportunities within your company; volunteer, pursue a hobby, spend time with friends.
- ❖ ***Plan special times together as a family*** - as a way to connect and as an opportunity for fun and relaxation - both of which are critical during trying times.

Talking to Relatives and Friends About a Layoff

Figuring out what to tell relatives other than immediate family and your friends can be hard. You and your spouse or partner may have different ideas on how much information you want to reveal. And your relatives and friends may ask more questions than you feel comfortable answering. If you have a spouse or partner, work out together what you'll tell friends and relatives, and stick to your plan. Remember you don't owe anyone an explanation for why you left your job or what financial arrangements this involved. But if you anticipate needing to ask your parents, in-laws or other relatives for help, it may be best to tell them up front.

If you feel comfortable telling friends and relatives that you were laid off, you might say: "The City eliminated many jobs last month, and mine was one of them. It's too bad, because I really liked my work. I have some leads on a new job and am hoping to find work in the same field soon." If friends or relatives know people in your field, don't be shy about letting them know you would appreciate any leads they might have. If you don't feel comfortable saying you were laid off, you might say: "I left the City and am looking for a new job in the same line of work. I hope to find one soon."

No matter what you decide to say, focus on how you're moving forward. Talk about the kinds of opportunities you are interested in exploring, so that your friends and family can pass along any information that might be helpful. Keep in mind that layoffs have become quite common, and people may respond much more sympathetically than you imagined they would. Good friends and loving family members will want to help. Even though you may not take them up on their offers, you may feel better just knowing that people are there for you.

Source: Ceridian Corporation, 2001 - Employee Advisory Resource (EAR)

Appendix A

List of Unions by Bargaining Unit

| Bargaining Unit | Union | Contact Name: | Phone Number: | E-Mail Address: |
|-----------------|---|--|--|--|
| 01 & 02 | AFSCME Clerical #2508 AFSCME Technical #1842 | Eliot Seide, Exec. Dir. John Ross, Business Rep | 651-287-0558 | john.ross@afscmemn.org |
| 03 | Fire Fighter, Local #21 | Mike Smith, President | 651-293-1187 | michael.smith@ci.stpaul.mn.us |
| 04 | Saint Paul Police Federation | David Titus, President | 651-227-4998 | dtitus@sppdfederation.com |
| 05 | Machinists | Julie Anderson, Business Rep | 651-645-7761 | janderson@iam77.org |
| 06 | Professional Employee Association, Inc. | David C Peterson, President | 651-696-9626 | david.pterson@spps.org |
| 09 | Saint Paul Supervisors Organization | Dave Wager, President Barb Crudo | 651-266-6261 651-292-6600 | dave.wagner@ci.stpaul.mn.us barb.crudo@ci.stpaul.mn.us |
| 10 | Saint Paul Manual and Maintenance Supervisors | Pat Voyda, President Ron Rollins, Legal Rep | 651-632-2418 612-874-8550 | pat.voyda@ci.stpaul.mn.us rrollins@krauserollins.com |
| 12 | Operating Engineers | Dick Lally, Business Mgr. Ernie Lund, Business Rep. Wyn Massey, Business Rep | 651-646-4566 | |
| 19 | AFSCME Legal | John Ross John Stechmann Jim Michels | 651-287-0558 651-266-8762 612-676-2301 | john.ross@afscmemn.org john.stechmann@ci.stpaul.mn.us jmichels@ricemichels.com |
| 20 | Electrical Workers | Mike Redlund, Business Manager | 651-776-4239 | mredlund@ibew110.org |
| 21 | Carpenters | James Moore, Exec Sec/Treasurer Alissa Cole, contact | 651-379-0212 | acole@mncarpenter.org |
| 22 | Painters Local #61 | Scott Thompson, Business Rep. | 651-224-5480 | sthompson@iupat82.org |

Appendix A

List of Unions by Bargaining Unit

| | | | | |
|-------|--|--|--------------|--|
| 23 | Plumbers Local #34 | Thomas McCarthy, Business Mgr. Stan Theis, Business Mgr | 651-224-3828 | tom@plumbers34.com stan@plumbers34.com |
| 24 | Sheet Metal Workers | Marty Strub, Business Manager | 651-770-2388 | mstrub@smw10.org |
| 25 | Pipefitters Local #455 | Gary Erlander, Business Mgr. | 651-647-9920 | gerlander@local455.com |
| 29 | Bricklayers | Mike Cook, Business Rep Jim Lundquist, President | 612-379-2966 | Local MN @aol.com |
| 31 | Cement Masons | Robert Ridge, Business Rep | 612-379-1558 | bob@local633.org |
| 34 | Elevator Constructors | Jim Biagini, Business Manager | 651-287-0817 | Jbiagini@local9.com |
| 40 | Saint Paul Fire Supervisory Association | Pat Smith, President | 612-221-0267 | patrick.smith@visi.com |
| 46 | Sprinkler-Fitters Local 417 | David Ybarra, Business Rep | 612-781-5804 | david@sprinklerfitters417.com |
| 71 | Laborers Local #132 | Gary Reed, Business Mgr. Tom Besaw, Business Agent | 651-487-1070 | local132@laborerslocal132.com |
| 73 | General Drivers Local #120 | Tom Ohlson, Business Rep | 763-267-6120 | tohlson@teamsterslocal120.org |
| 75 | Operating Engineers #49 | Mark Pothen, Business Rep. | 612-788-9441 | mjpothen@local49.org |
| 81-83 | Saint Paul Classified Confidential Employees Association | Chris Eitemiller, President | 651-266-8547 | chris.eitemiller@ci.stpaul.mn.us |

Appendix B
Minnesota Metropolitan Workforce Centers
www.mnwfc.org 1-888-GETJOBS

Hours: 8:00 a.m. – 4:30 p.m., Monday - Friday

Anoka County

1201 89th Ave. N.E., Suite 235
Anoka County Human Services Building
Blaine: 55434-3372
Phone: 763-783-4800 Fax: 763-783-4814
TTY: 763-785-5987

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday
Open Tuesdays until 6:30 p.m.

Dakota County - Northern Area

1 Mendota Road W., Suite 170
West Saint Paul: 555118
Phone: 651-554-5955 Fax: 651-554-6565
TTY: 651-554-5914

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Dakota County - Western Area

Southcross Commerce Center IV
2900 W County Road 42, Suite 140
Burnsville: 55337
Phone: 952-895-7600 Fax: 952-895-7600
TTY: 952-895-7661

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Hennepin County North

7115 Northland Terrace, Suite 100
Brooklyn Park: 55428
Phone: 763-536-6000 Fax: 763-536-6001
TTY: 763-536-6005

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Hennepin County South

4220 W. Old Shakopee Road W
Bloomington: 55437-2949
Phone: 952-346-4000 Fax: 952-346-4042
TTY: 952-346-4043

Minneapolis North

1200 Plymouth Ave. N.
Minneapolis: 55411-4085
Phone: 612-520-3500 Fax: 612-520-3530
TTY: 612-302-7061

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Minneapolis South

777 E. Lake Street
Minneapolis: 55407-1546
Phone: 612-821-4000 Fax: 612-821-4014
TTY: 612-821-4013

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Ramsey County – North St. Paul

2098 E. 11th Ave., McKnight 36 Plaza North
North Saint Paul: 55109-5100
Phone: 651-779-5666 Fax: 651-779-5646
TTY: 651-779-5223

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Ramsey County – St. Paul

540 Fairview Ave N
Saint Paul: 55104
Phone: 651-642-0363 Fax: 651-642-0706
TTY: 651-642-0679

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Appendix B
Minnesota Metropolitan Workforce Centers
www.mnwfc.org 1-888-GETJOBS

Scott County

752 Canterbury Road S.

Shakopee: 55379

Phone: 952-445-7087

Fax: 952-403-7995

TTY: 952-403-7999

Hours: 8:00 a.m. - 4:30 p.m., Monday - Friday

Washington County

2150 Radio Drive

Woodbury: 55125

Phone: 651-275-8650

Fax: 651-275-8682

TTY: 651-275-8653

Hours: 8:00 a.m. - 5:00 p.m., Monday - Friday

Other Helpful Websites in Finding Employment

www.startribune.com (Star Tribune)

www.twincities.com (Pioneer Press)

www.monsterjobs.com (career assistance, resume samples, post a resume)

www.hotjobs.com (career assistance, job searches, post a resume)

www.minnesotajobs.com (The Monster Board, for all level job seekers, from entry level to senior executives)

www.careerbuilder.com (Job openings from entry-level to senior executives)

Additional Resources

<http://www.iseek.org/sv/41126.jsp>

<http://www.unitedwaytwincities.org/communityinfo/211.cfm>

<http://www.familymeans.org/>